

EXHIBIT M

From: O'Donnell, Catherine N. [CODonnell@rc.com]
Sent: Thursday, December 01, 2005 4:34 PM
To: Kerry Florio
Subject: ABC Mortgage

Dear Kerry - This letter confirms our discussions today regarding this matter wherein we agreed to enlarge the time within which each party may explore whether a stay of the DJ action is advisable pending resolution of the underlying case. We had initially agreed to file an Assented to Motion for a temporary stay until January 23, 2006 for the parties to consider their respective positions. Today, we agreed to informally explore our options without the necessity of a filing with the court. I am hopeful that I will have a decision from my client by Friday, December 16. Should we decide to pursue the DJ Action, we have agreed that we will file an assented to motion with the court to extend the scheduling order. Please let me know immediately if you disagree with any of the foregoing.

Also, would it be possible for you to pdf the Amended Complaint to me? Your fax has not made its way to my office yet. I'll be working from home tomorrow and I can access it online. Thanks.

Catherine

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